

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert Werner Wege  
Nancy Elizabeth Wege  
Debtors

Case No. 20-00513-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Mar 20, 2025

User: AutoDocket  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Robert Werner Wege, Nancy Elizabeth Wege, 5191 Glen Echo Road, Glen Rock, PA 17327-8187
5300376	Bayview Loan Servicing LLC, P.O. Box 650091, Dallas, TX 75265-0091
5632623	Metropolitan Life Insurance Company, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
5632624	+ Metropolitan Life Insurance Company, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
5306467	+ Timonium Surgery Center, 1954 Greenspring Drive, Suite LL 18, Lutherville Timonium, MD 21093-4116
5300395	Torres Credit Services, Inc., P.O. Box 189, Carlisle, PA 17013-0189
5300396	UPMC Pinnacle, PO Box 927830, San Diego, CA 92192-7830

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Mar 20 2025 22:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ EDI: AISACG.COM	Mar 20 2025 22:40:00	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5300373	Email/PDF: bncnotices@becket-lee.com	Mar 20 2025 18:47:27	American Express, P.O. Box 1270, Newark, NJ 07101-1270
5314996	Email/PDF: bncnotices@becket-lee.com	Mar 20 2025 18:47:45	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5300377	Email/Text: bankruptcy@bbandt.com	Mar 20 2025 18:40:00	BB&T, BB&T Item Processing Center, P.O. Box, Charlotte, NC 28258-0048
5302159	+ Email/Text: bankruptcy@bbandt.com	Mar 20 2025 18:40:00	BB&T now Truist, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
5300374	EDI: TSYS2	Mar 20 2025 22:40:00	BarclayCard Services, P.O. Box 13337, Philadelphia, PA 19101-3337
5300375	+ EDI: TSYS2	Mar 20 2025 22:40:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
5303722	+ Email/Text: ecfbnc@aldridgepite.com	Mar 20 2025 18:40:00	Bayview Loan Servicing, LLC, c/o Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
5472555	Email/Text: ebnotifications@creditacceptance.com	Mar 20 2025 18:39:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
5300379	+ EDI: CAPITALONE.COM		

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		Mar 20 2025 22:40:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
5300378	EDI: CAPITALONE.COM		
		Mar 20 2025 22:40:00	Capital One, P.O. Box 71087, Charlotte, NC 28272-1087
5311083	EDI: CAPITALONE.COM		
		Mar 20 2025 22:40:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5313937	Email/PDF: bncnotices@becket-lee.com		
		Mar 20 2025 18:47:26	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5300380	+ EDI: JPMORGANCHASE		
		Mar 20 2025 22:40:00	Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
5300381	+ Email/Text: bknotice@raslavrar.com		
		Mar 20 2025 18:40:00	Citibank, N.A., c/o Robert Crawley, Esquire, 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727
5322069	EDI: CITICORP		
		Mar 20 2025 22:40:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5300382	EDI: WFNNB.COM		
		Mar 20 2025 22:40:00	Comenity - Dental First, PO Box 183003, Columbus, OH 43218-3003
5300575	+ Email/Text: ebnnotifications@creditacceptance.com		
		Mar 20 2025 18:39:00	Credit Acceptance, 25505 W Twelve Mile Rd, Ste 3000, Southfield MI 48034-8331
5300383	Email/Text: ebnnotifications@creditacceptance.com		
		Mar 20 2025 18:39:00	Credit Acceptance Corporation, P.O. Box 513, Southfield, MI 48037-0513
5300384	Email/Text: collecadminbankruptcy@fnni.com		
		Mar 20 2025 18:40:00	First National Bank Omaha, P.O. Box 2557, Omaha, NE 68103-2557
5320909	EDI: JEFFERSONCAP.COM		
		Mar 20 2025 22:40:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5312179	+ Email/Text: RASEBN@raslg.com		
		Mar 20 2025 18:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5300385	+ Email/Text: PBNCNotifications@peritussservices.com		
		Mar 20 2025 18:39:00	Kohls Payment Center, PO Box 1456, Charlotte, NC 28201-1456
5300386	+ Email/Text: unger@members1st.org		
		Mar 20 2025 18:40:00	Members 1st FCU, P.O. Box 2104, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5300387	Email/Text: Mercury@ebn.phinsolutions.com		
		Mar 20 2025 18:40:00	Mercury Card Services, P.O. Box 70168, Philadelphia, PA 19176-0168
5365308	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Mar 20 2025 18:40:00	Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC 33146-1837
5562749	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Mar 20 2025 18:40:00	Metropolitan Life Insurance Company, c/o Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas, TX 75261-9096
5365307	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Mar 20 2025 18:40:00	Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1837
5320758	+ EDI: LCIBAYLN		
		Mar 20 2025 22:40:00	Metropolitan Life Insurance Company, c/o Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
5605441	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Mar 20 2025 18:40:00	Metropolitan Life Insurance Company, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
5605442	+ Email/Text: nsm_bk_notices@mrcooper.com		

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		Mar 20 2025 18:40:00	Metropolitan Life Insurance Company, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9741, Metropolitan Life Insurance Company, c/o Rushmore Servicing 75261-9096
5562750	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 20 2025 18:40:00	Metropolitan Life Insurance Company, c/o Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas, TX 75261-9741, Metropolitan Life Insurance Company 75261-9096
5300388	EDI: CITICORP	Mar 20 2025 22:40:00	NTB Credit Plan, P.O. Box 9001006, Louisville, KY 40290-1006
5490207	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 20 2025 18:40:00	Nationstar Mortgage LLC, P.O. Box 619094, Dallas, TX 75261-9094
5490208	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 20 2025 18:40:00	Nationstar Mortgage LLC, P.O. Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage LLC, P.O. Box 619094, Dallas, TX 75261-9094
5322063	EDI: PRA.COM	Mar 20 2025 22:40:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5315682	EDI: Q3G.COM	Mar 20 2025 22:40:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
5300390	+ Email/Text: bknotice@raslavar.com	Mar 20 2025 18:40:00	RAS LaVar, LLC, 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727
5693767	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 20 2025 18:47:26	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603, Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
5693766	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 20 2025 18:47:33	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
5300392	+ EDI: SYNC	Mar 20 2025 22:40:00	SYNCB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
5300393	EDI: SYNC	Mar 20 2025 22:40:00	SYNCB/Sam's Club, PO Box 965005, Orlando, FL 32896-5005
5300391	EDI: CITICORP	Mar 20 2025 22:40:00	Sears/CBNA, P.O. Box 6282, Sioux Falls, SD 57117-6282
5300720	+ EDI: AISACG.COM	Mar 20 2025 22:40:00	Synchrony Bank, c/o AIS InfoSource LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
5300394	EDI: SYNC	Mar 20 2025 22:40:00	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
5300397	Email/Text: lyonsbe2@upmc.edu	Mar 20 2025 18:40:00	UPMC Pinnacle Hanover, 300 Highland Avenue, Hanover, PA 17331-2297

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Metropolitan Life Insurance Company
cr		NATIONSTAR MORTGAGE LLC
cr	*P++	CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316, address filed with court:, Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
cr	*+	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
5321760	*+	Synchrony Bank, c/o AIS InfoSource LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
5300389	##	Peerless Credit Services, Inc., P.O. Box 518, Middletown, PA 17057-0518

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 22, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2025 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor Metropolitan Life Company c/o Community Loan Servicing LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Janet M. Spears	on behalf of Creditor Metropolitan Life Insurance Company bkecfinbox@aldridgepite.com JSpears@ecf.courtdrive.com
Janet M. Spears	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bkecfinbox@aldridgepite.com, JSpears@ecf.courtdrive.com
Laura Egerman	on behalf of Creditor Metropolitan Life Insurance Company laura.egerman@mccalla.com legerman@rasnj.com;ras@ecf.courtdrive.com;mccallaecf@ecf.courtdrive.com
Michael Patrick Farrington	on behalf of Creditor Metropolitan Life Company c/o Community Loan Servicing LLC tue67813@temple.edu
Michael Patrick Farrington	on behalf of Creditor BAYVIEW LOAN SERVICING LLC tue67813@temple.edu
Roger Fay	on behalf of Creditor Metropolitan Life Insurance Company rfay@alaw.net
Thomas E. Miller	on behalf of Debtor 2 Nancy Elizabeth Wege staff@tommillerlawoffice.com
Thomas E. Miller	on behalf of Debtor 1 Robert Werner Wege staff@tommillerlawoffice.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mortoncraigeef@gmail.com

TOTAL: 13

**Information to identify the case:**

Debtor 1

Robert Werner Wege

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0798

EIN --

Debtor 2

Nancy Elizabeth Wege

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4993

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-00513-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Werner Wege

Nancy Elizabeth Wege

By the  
court:3/20/25Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**